

# LOMR CASE NUMBER 10-06-1078P

*(Keep this reference number on hand!)*

## ALBUQUERQUE WEST LEVEE OVERBANK AREA FLOOD ZONE REVISION

### GREEN ZONE AREA

**Flood Zone is changing from Zone A to Zone X (*Very Positively Affected*)**

- **Implications:**

- Flood Zone is changing from a higher risk zone to a lower risk zone.
- Flood insurance is NOT REQUIRED on homes with federally backed mortgages.
- Refund of previous year's premium is available.

- **What you should do:**

- **AFTER the Flood Zone change on September 30, 2010:**
  - Write or fax to your mortgage company (usually the insurance department) and request that they drop the flood insurance requirement for your mortgage based on the LOMR Case #10-06-1078P, include a copy of the LOMR documentation and revised map panel for your home.
  - You can download a copy of the LOMR and associated maps from [www.bernco.gov/floodplain](http://www.bernco.gov/floodplain), and click on the "LOMR Directory"
  - Make sure you get in writing that they agree to drop the requirement (they do not have to drop the requirement)
  - If they drop the requirement, go to your insurance agent and ask that they cancel your flood policy
  - Also ask them to assist you in getting a refund for the premiums you have paid.

**For more information or questions:**

**Call Bernalillo County Public Works Division at 848-1511 or visit**

**[www.bernco.gov/floodplain](http://www.bernco.gov/floodplain)**